

## CLAIMS

What is claimed is:

- 1 ~~1~~ A method for creating a finalized document, comprising the steps of:  
2 ~~2~~ allowing the negotiation of terms of an agreement between a buyer and a  
3 ~~3~~ seller;  
4 (b) displaying a form detailing the negotiations of the terms;  
5 (c) permitting the digital signature of the form detailing the negotiations of the  
6 terms;  
7 (d) organizing and storing documents supporting the form; and  
8 (e) initiating payment to the seller only after receiving a verification of credit of  
9 the buyer.
- 1 2. A method as recited in claim 1, wherein the form includes a first section  
2 indicating the terms, a second section for allowing the buyer to sign off on  
3 the terms, and a third section for allowing the seller to sign off on the terms.
- 1 3. A method as recited in claim 1, wherein the form is displayed after the  
2 negotiation of the terms in response to the selection of an icon.
- 1 4. A method as recited in claim 1, and further comprising the step of displaying  
2 the documents supporting the form.
- 1 5. A method as recited in claim 1, and further comprising the step of  
2 automatically sending the form to a database utilizing a network in response  
3 to the buyer and seller finishing the signing of the form.
- 1 6. A method as recited in claim 1, wherein the payment is completed only after  
2 checking the form and the receipt of payment authorization from the buyer.

- 1 7. A computer program embodied on a computer readable medium for creating  
2 a finalized document, comprising:
  - 3 (a) a code segment for allowing the negotiation of terms of an agreement  
4 between a buyer and a seller;
  - 5 (b) a code segment for displaying a form detailing the negotiations of the terms;
  - 6 (c) a code segment for permitting the digital signature of the form detailing the  
7 negotiations of the terms;
  - 8 (d) a code segment for organizing and storing documents supporting the form;  
9 and
  - 10 (e) a code segment for initiating payment to the seller only after receiving a  
11 verification of credit of the buyer.
- 1 8. A computer program as recited in claim 7, wherein the form includes a first  
2 section indicating the terms, a second section for allowing the buyer to sign  
3 off on the terms, and a third section for allowing the seller to sign off on the  
4 terms.
- 1 9. A computer program as recited in claim 7, wherein the form is displayed  
2 after the negotiation of the terms in response to the selection of an icon.
- 1 10. A computer program as recited in claim 7, and further comprising a code  
2 segment for displaying the documents supporting the form.
- 1 11. A computer program as recited in claim 7, and further comprising a code  
2 segment for automatically sending the form to a database utilizing a network  
3 in response to the buyer and seller finishing the signing of the form.
- 1 12. A computer program as recited in claim 7, wherein the payment is completed  
2 only after checking the form and the receipt of payment authorization from  
3 the buyer.
- 1 13. A system for creating a finalized document, comprising:

- 2 (a) logic for allowing the negotiation of terms of an agreement between a buyer  
3 and a seller;
- 4 (b) logic for displaying a form detailing the negotiations of the terms;
- 5 (c) logic for permitting the digital signature of the form detailing the  
6 negotiations of the terms;
- 7 (d) logic for organizing and storing documents supporting the form; and
- 8 (e) logic for initiating payment to the seller only after receiving a verification of  
9 credit of the buyer.

1 14. A system as recited in claim 13, wherein the form includes a first section  
2 indicating the terms, a second section for allowing the buyer to sign off on  
3 the terms, and a third section for allowing the seller to sign off on the terms.

1 15. A system as recited in claim 13, wherein the form is displayed after the  
2 negotiation of the terms in response to the selection of an icon.

1 16. A system as recited in claim 13, and further comprising logic for displaying  
2 the documents supporting the form.

1 17. A system as recited in claim 13, and further comprising logic for  
2 automatically sending the form to a database utilizing a network in response  
3 to the buyer and seller finishing the signing of the form.

1 18. A system as recited in claim 13, wherein the payment is completed only after  
2 checking the form and the receipt of payment authorization from the buyer.

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